

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tracy Y Taylor  
 Debtor

Case No. 18-17997-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 14

Date Rcvd: Dec 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2019.

db	+Tracy Y Taylor, 2113-15 West Hunting Park Avenue, Philadelphia, PA 19140-2815
cr	+M&T BANK, c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14261930	+M&T BANK, c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541
14240972	+M&T BANK (P), LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE, NY 14221-7748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Dec 28 2019 02:35:54 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 28 2019 02:35:28 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 28 2019 02:35:44 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 28 2019 02:39:51 BMW Financial Services NA, LLC, c/o AIS Portfolio, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+E-mail/Text: megan.harper@phila.gov Dec 28 2019 02:35:53 CITY OF PHILADELPHIA, Tax & Revenue Unit, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, Major Tax Litigation Division, Philadelphia, PA 19102-1613
cr	+E-mail/PDF: gecsed@recoverycorp.com Dec 28 2019 02:39:19 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14240969	+E-mail/Text: camanagement@mtb.com Dec 28 2019 02:35:13 M & T, PO BOX 840, Buffalo, NY 14240-0840
14240970	E-mail/Text: camanagement@mtb.com Dec 28 2019 02:35:13 M & T Bank, 1100 Wehrle Drive, Buffalo, NY 14221
14271732	E-mail/Text: camanagement@mtb.com Dec 28 2019 02:35:13 M & T Bank, P.O. Box 840, Buffalo, NY 14240
14240971	E-mail/Text: camanagement@mtb.com Dec 28 2019 02:35:13 M&T Bank, PO BOX 1056, Buffalo, NY 14240

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2019 at the address(es) listed below:

KEVIN G. MCDONALD	on behalf of Creditor	M&T BANK	bkgroup@kmlawgroup.com
PAMELA ELCHESTER THURMOND	on behalf of Creditor	CITY OF PHILADELPHIA	pamela.thurmond@phila.gov,
karena.blaylock@phila.gov			
STEPHEN MATTHEW DUNNE	on behalf of Debtor Tracy Y Taylor	bestcasestephen@gmail.com,	
dunnesr74587@notify.bestcase.com			
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov		
WILLIAM C. MILLER, Esq.	ecfemails@phl3trustee.com,	philaecf@gmail.com	

TOTAL: 5

Stip does not directly  
affect confirmed plan

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Tracy Y. Taylor aka Tracy Taylor aka Tracy Y  
Taylor-Barkley dba Taylor's Personal Care Home  
LLC

Debtor

M&T BANK

Movant

vs.

Tracy Y. Taylor aka Tracy Taylor aka Tracy Y  
Taylor-Barkley dba Taylor's Personal Care Home  
LLC

Debtor

William C. Miller, Esquire

Trustee

CHAPTER 13

NO. 18-17997 ELF

11 U.S.C. Section 362

**AMENDED STIPULATION**

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$4,884.61**, which breaks down as follows;

Post-Petition Payments:	October 1, 2019 to November 1, 2019 at \$2,590.65/month
Suspense Balance:	\$296.69
<b>Total Post-Petition Arrears</b>	<b>\$4,884.61</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on December 1, 2019 and continuing through May 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$2,590.65** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$814.11 from December 2019 to April 2020 and \$814.06 for May 2020** towards the arrearages on or before the last day of each month at the address below;

M&T BANK  
P.O. BOX 62182  
BALTIMORE, MD 21264-2182

Overnight Mail

M&T BANK  
1 Fountain Plaza 7F  
Buffalo, NY 14203

Payment by Phone

M&T Bank: 800-724-2224  
or  
Bayview Customer Service: 866-709-3400

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: November 7, 2019

By: /s/ Kevin G. McDonald, Esquire  
Attorney for Movant

Date: November 15, 2019


/s/ Stephen Matthew Dunne, Esquire  
Stephen Matthew Dunne, Esquire  
Attorney for Debtor

Date: 12/23/19

William C. Miller, Esquire  
Chapter 13 Trustee  
NO OBJECTION  
\*without prejudice to any  
trustee rights and remedies.

### ORDER

Approved by the Court this 27th day of December, 2019. However, the court  
retains discretion regarding entry of any further order.

  
Bankruptcy Judge  
Eric L. Frank